

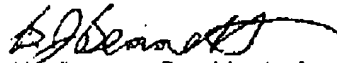
Reservation of rights

The Assignee hereby explicitly reserves the right to present the previously modified and/or canceled claims for re-examination in their original format. The cancellation or modification of pending claims to put the instant application in a final form for allowance and issue is not to be construed as a surrender of subject matters covered by the original claims before their cancellation or modification.

Conclusion

The Assignee respectfully requests consideration of the above referenced application as amended herein.

Respectfully submitted,



B.J. Bennett, President Asset Trust, Inc.
Date: November 11, 2005

Serial No. 09/994,740

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Examiner: Hyung Sough
Art Unit: 3628